

Fig. 1

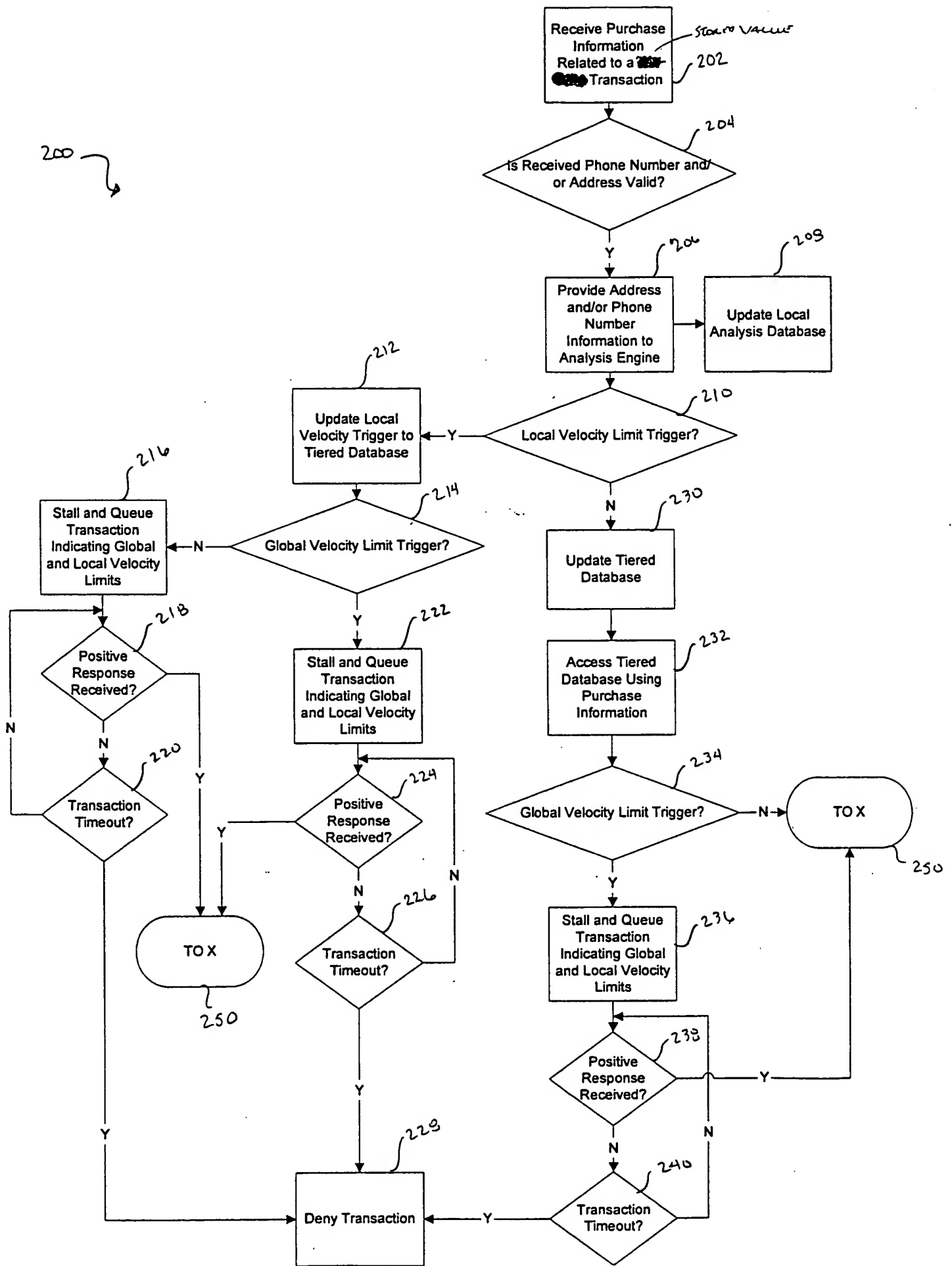


FIG. 2A

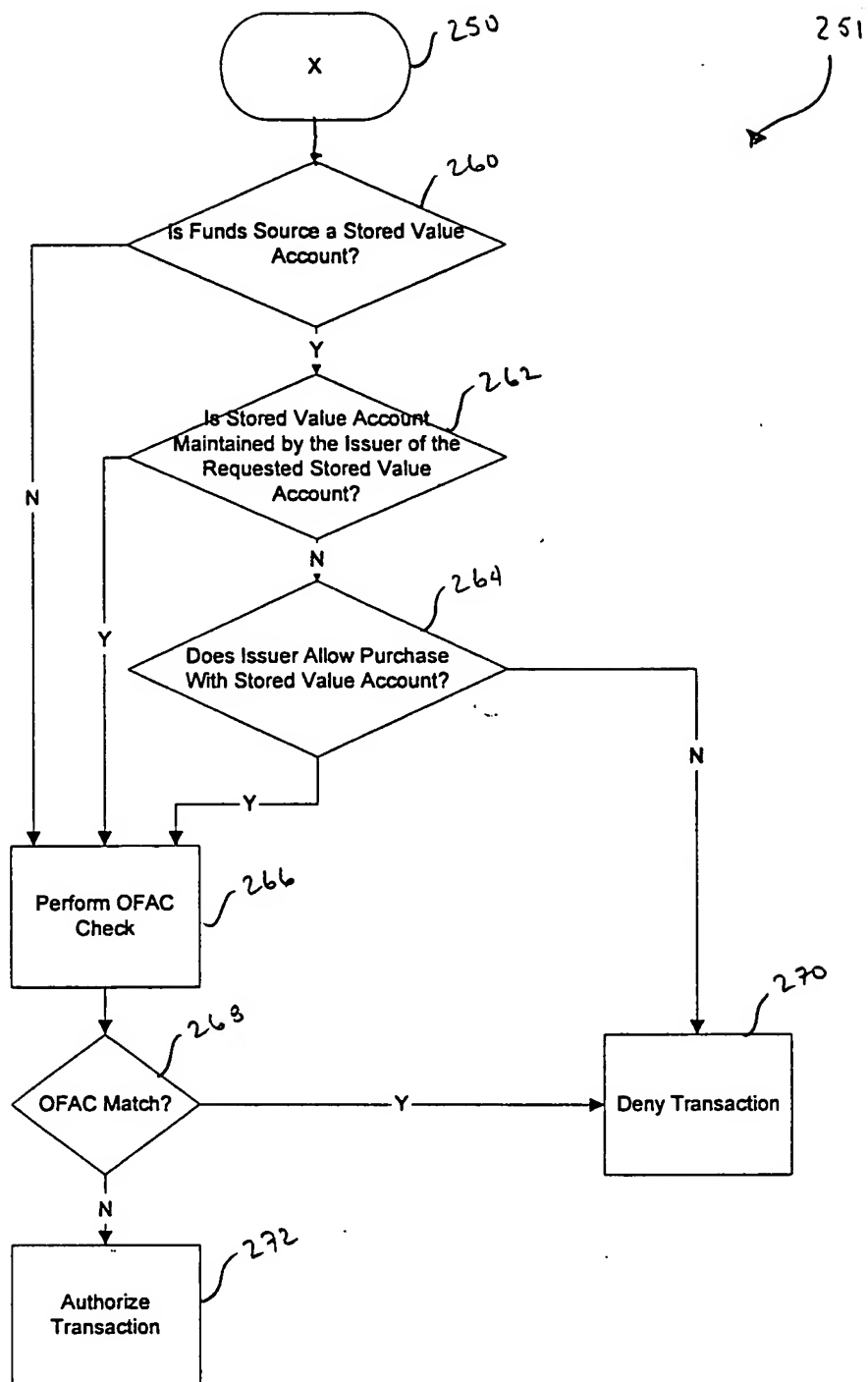


FIG. 23

300

First Defender - Settings - Microsoft Internet Explorer provided by First Data

File Edit View Favorites Tools Help

Back Forward Stop Reload Home Favorites Search

Address http://scriptcat.firstdatadirect.com/FirstDefenderWeb/pos/ProductSelect.do

Go Links

Email GUI

Email Report

Product Report

Signed Value Resubmit

First Defender

First Defender Reports

Logout

Settings

Bank Id AAAA0000 Product Id TESTING Product Type BULKCARD

Negative File Settings

Lead Source Negative File

EDM Negative File

Address Negative File

Phone Number Negative File

Load Source Negative File

EDM Negative File

Address Negative File

Phone Number Negative File

Miscellaneous Settings

Allow External Card for Purchase

Allow BINS Table

Email Alerts

Allow External Card for Purchase

Allow BINS Table

Email Alerts

Done

Internal

310

320

FIG. 3

400

First Defender - Settings - Microsoft Internet Explorer provided by First Data

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites Media Links

Address http://ecscript.firstdataclients.com/FirstDefenderWeb/postProductSelect.do

Velocity Settings

Override Velocity Checks

Load Source Velocity by Amount

Amount Per Load Source Velocity (in dollars) 5

Amount Per Load Source Period (in days) 1

Amount Per Load Source Reason Dollar Amount Velocity Exceeded

Load Source Velocity by Usage

Load Source Velocity Count 5

Load Source Period (in days) 1

Load Source Velocity Reason Load Source Velocity

Velocity on Phone Number

Home Phone Velocity Count 5

Home Phone Period (in days) 1

Home Phone Velocity Reason Home Phone Velocity

Work Phone Velocity Count 5

Work Phone Period (in days) 1

Work Phone Velocity Reason Work Phone Velocity

Velocity on Address

Address Velocity Count 5

Done

312

320

Fig. 4

500
www.my.bankcsr.com@srvsun4a.fdcsg.1dc.com

08/05/03 01:56 PM

To: nathan.darmento@firstdatacorp.com,
joan.rhode@firstdatacorp.com, dennis.guetterman@firstdatacorp.com,
michael.a.martinez@firstdatacorp.com, lakshmi.anupindi@firstdatacorp.com

cc:

bcc:

Subject: Fraud Alert

The following account is found to be fraudulent during the purchase of Gift Card from www.mybankgiftcards.com. Please login to the reporting site and analyze further to make decisions.

Order Date: Tue, Aug 5, '03

Product Type: GTCD

Purchaser Name smith, tyrone

Account Number 4820700100903306

Amount \$40.00

Address 536 AUTUMN GLEN RD

City COLUMBIA

State and Zip SC - 29229

Deny Reason TOO MANY CARDS ORDERED

Related Gift Cards 4170040037801224

4170040037801232

4170040037801240

4170040037801257

Please login to <http://ecsrptcat.firstdataclients.com/FirstDefender> for First Defender Web Site.

Fig. 5

Fraud Queue

Order Date	Account Number	Deny Reason	Queue Reviewed	Reviewer Notes
08.01.2003 15:36:26	4851515700219438	TOO MANY CARDS ORDERED	No	
08.01.2003 12:39:38	4011041000016306	TOO MANY CARDS ORDERED	No	Verification notes here...
08.01.2003 12:33:13	4011041000016306	fraud address	No	
07.31.2003 16:00:24	9999999999999999	bad address	No	
07.31.2003 15:58:25	9999999999999999	bad address	No	
07.31.2003 15:56:27	2222222222222222	null	No	
07.31.2003 15:52:42	4237950009848766	null	No	
07.31.2003 15:47:01	4237950009848766	null	No	
07.31.2003 14:32:04	4237950009848766	null	No	
07.31.2003 10:43:42	4094274800027104	fraud address	No	
07.31.2003 10:15:23	4701116000072791	fraud address	No	
07.31.2003 10:01:36	4701116000074938	fraud account	No	
07.30.2003 14:47:23	8888888888888888	Invalid Account	No	
07.30.2003 13:53:41	8888888888888888	Invalid Account	No	
07.30.2003 11:42:50	8888888888888888	Invalid Address	No	
07.29.2003 16:53:13	4734574600000011	TOO MANY CARDS ORDERED	No	
07.29.2003 16:12:19	4734574600000011	HOME PHONE USED TOO OFTEN	No	
07.29.2003 16:03:08	4388130070001952	TOO MANY CARDS ORDERED	No	
07.29.2003 14:48:52	4820700100903306	fraudulent number	No	
07.29.2003 14:45:52	4820700100903306	Deny BIN	No	

File Edit View Favorites Tools Help
 Back Forward Stop Refresh Home Search Favorites History Mail Print Size
 Address <http://ecspcal.firstdatascrpts.com/FirstIDefenderWeb/firstIDefAcct.do?bulkId=tordeId-35898-080103>

Related Accounts

Fraud Record

Purchaser Information		Recipient Information	
Purchaser Name:	test, tlp zero	Name:	davidson, harley
Purchaser Account Number:	4011041000016306	Address:	2006 ATWOOD AVE
Address:	560 CARILLON PK WY	City, State Zip:	OMAHA NE - 68108
City, State Zip:	FL - 33716	Home Phone:	4027773576

Deny Reason : TOO MANY CARDS ORDERED

Reviewer Notes: Verification notes here...

Queue Reviewed: 725

Click the Check Boxes below to update the Neg File. Verify the Updates on the Neg File.

☐ Update Account Neg File

☐ Update Bin File

☐ Update Address Neg File

☐ Update Home Phone Neg File

☐ Update Queue

Related Accounts

Order Date	Purchase Account Number	Gift Card Account	Gift Card Amount	Account Freeze?
08.01.2003 12:39:16	4170040037801174	4011041000016306	30.00	No
08.01.2003 12:38:55	4170040037801166	4011041000016306	30.00	No

Done